

ECONOMIC SERVICES DIVISION

MEDICAID (MEDICAL ASSISTANCE) PROGRAM

Family and Children Medicaid

This program helps families or individuals with medical bills such as doctor fees, prescription drugs, hospital charges, and nursing home care. There are several different types of Medicaid (Medical Assistance). All have income limits, and some have resource limits. Your caseworker will explain these to you.

1. **Persons** who are eligible will get a Medicaid card each month. Medicaid can also cover medical bills from the three months before the month you apply.
2. **Families** with children through age 20. The parent can receive Medicaid if only one parent is in the home and the child is under age 19. Both parents can receive Medicaid if both are in the home, but one of the parents is out of work or has an illness or injury; unemployment and underemployment.
3. **Children** through age 20 who live with both parents or other adults.
4. **Individuals** through age 20 who live apart from their parents or other adults.
5. **Children** under age 1 whose parents' income is equal to or less than 185% of the poverty limit. The limit is higher than for older children. There is no resource limit.
6. **Children** from age 1 through age 5 whose parents' income is equal to or less than 133% of the poverty level. This limit is higher than for children ages 6 and over. There is no resource limit.
7. **Children** from age six through age 18 whose parents' income is equal to or less than 100% of the poverty level. There is no resource limit.
8. **Pregnant** women, with or without other children. The income limit is 185% of the poverty level. There is no resource limit.
9. **Newborn** child of a Medicaid authorized mother - Automatic coverage of newborn (M-AF or M-IC)

Family and Children Medicaid - FREQUENTLY ASKED QUESTIONS (FAQ'S)

Q. What is Medicaid?

A. Medicaid is a program that pays medical bills and prescriptions for eligible families who cannot afford the cost of health care. Federal, state and county taxes pay the program costs.

Q. Who is eligible?

A. In the Family Medicaid program, it may be a child/children and may or may not include the adult caretaker.

In short, some of the basic guidelines:

- Be under 19 (income eligible)
- Be under 21 and not living with a parent or considered emancipated (income & reserve eligible)
- Be pregnant (income eligible)
- Have minor children in the home for caretaker relative to receive. (income & reserve eligible).

Q. What are the basic eligibility criteria for children?

A. For a child 18 and younger, eligibility is based solely on the income of the financially responsible adult the child lives with. There are different income levels based on the age of the child as shown below in the income limit chart. There is no resource evaluation in this program. (Resources include money in the bank, vehicles, cash on hand, etc.) If the child does not meet the income guidelines in this program, then an evaluation can be made in another program with lower income limits, resource limits, and a deductible.

Q. Can an adult be covered in this program?

A. In order for the adult caretaker to receive in the Family Medicaid program, first of all, their child must be Medicaid eligible. Eligibility for the adult is based on the child. If there is an eligible child, then the adult can possibly receive. But, the income guidelines for an adult to receive are much lower than for the child. Also, there is a resource evaluation that must be met for the adult to receive.

Q. Can a pregnant woman receive Medicaid who has no other children in the home?

A. Yes. There is a Medicaid program titled Medicaid for Pregnant Women (MPW). This program is based solely on the income of the pregnant woman and the father of the unborn if in the home. There are no resource limits in this program and the income limit is shown below. These income limits, referred to as poverty level, are established by Congress each fiscal year. This coverage begins with approval of an application and continues for two months after the birth of the baby. When the baby is born and birth reported the baby gets Medicaid automatically for one year.

Q. Can someone receive Medicaid if he/she is not a U.S. Citizen?

A. There are many factors to this question.

- If he/she is an Illegal Alien, the person can not receive full Medicaid. They may be eligible for Emergency Medicaid Services. Emergency Medicaid is determined by DMA (Division of Medical Assistance).
- If she is illegal and pregnant, she may be eligible for Presumptive Medicaid for the later part of the pregnancy. When an Illegal Alien delivers her child, she can then apply for Emergency Labor and Delivery Services. The baby would then be eligible for Automatic Newborn coverage for 1 year, since the child is a U.S. Citizen.
- If they are Lawful Permanent Residents (LPR) admitted to the U.S. on or after August 22, 1996 they are not eligible for full Medicaid for 5 years from the date they are admitted to the U.S. as an LPR. Residency status is determined by Immigration and Naturalization Services. This is a mandatory 5-year disqualification period. After the 5-year disqualification period has expired, LPR's are potentially eligible for full Medicaid just like U.S. citizens.
- If they are LPR under a political designation (ex. Refugee) admitted on or after August 22, 1996, they can only receive full Medicaid for the first 60 months they have entered this country. Refugees admitted before August 22, 1996 have been exempted from this.

Q. What is Retroactive Medicaid?

A. Someone who has medical bills in one or all 3 months prior to application date may apply for these bills, if all other eligibility factors are met

Q. What is Carolina Access?

A. Then Carolina Access Program links Medicaid recipients to a Primary Care Doctor for their health needs in their community. Dental or Eye doctors are excluded.